

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

VERONICA J NICKEY

Case No. 08-25610

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/26/2008.
- 2) The plan was confirmed on 12/08/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/09/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/16/2013.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$23,453.20.
- 10) Amount of unsecured claims discharged without payment: \$96,620.69.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$100,030.65
Less amount refunded to debtor	\$2,230.65

<b>NET RECEIPTS:</b>	<b>\$97,800.00</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,850.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,435.07
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$7,285.07</b>
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Attorney fees paid and disclosed by debtor:	\$1,650.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/PHEAA	Unsecured	31,540.00	32,037.01	32,037.01	15,267.56	0.00
AMERICAN EXPRESS	Unsecured	19,972.00	22,497.25	22,497.25	10,721.29	0.00
BALLY TOTAL FITNESS	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF THE WEST	Secured	13,881.00	NA	NA	0.00	0.00
BANK OF THE WEST	Unsecured	0.00	NA	NA	0.00	0.00
CENTRAL CREDIT UNION OF IL	Unsecured	630.00	659.65	659.65	314.36	0.00
CHASE BANK USA	Unsecured	0.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Unsecured	418.00	535.50	535.50	255.20	0.00
COOK COUNTY TREASURER	Secured	0.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
DSNB	Unsecured	0.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	35,745.00	36,386.10	36,386.10	17,340.17	0.00
EAST BAY FUNDING	Unsecured	11,122.00	11,497.98	11,497.98	5,479.48	0.00
ECAST SETTLEMENT CORP	Unsecured	6,687.00	6,972.29	6,972.29	3,322.71	0.00
ECAST SETTLEMENT CORP	Unsecured	5,042.00	5,219.55	5,219.55	2,487.43	0.00
ECAST SETTLEMENT CORP	Unsecured	1,496.00	1,561.80	1,561.80	744.29	0.00
FIRST USA BANK ^	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/DISNEY	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/MONTGOMERY WARD	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/OLD NAVY	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/WALMART	Unsecured	0.00	NA	NA	0.00	0.00
HEALTHCARE ASSOC CREDIT UNION	Unsecured	586.00	386.06	NA	0.00	0.00
HFC	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	0.00	NA	NA	0.00	0.00
HSBC NV	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	13,115.78	13,115.78	6,250.46	0.00
INTERNAL REVENUE SERVICE	Priority	4,650.74	11,432.66	11,432.66	11,432.66	0.00
JC PENNEY	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	8,136.00	8,684.38	8,684.38	4,138.63	0.00
MACY'S	Unsecured	0.00	NA	NA	0.00	0.00
NBGL CARSONS	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PROVIDIAN	Unsecured	0.00	NA	NA	0.00	0.00
RNB FIELDS	Unsecured	0.00	NA	NA	0.00	0.00
SAMS CLUB	Unsecured	0.00	NA	NA	0.00	0.00
SEARS	Unsecured	0.00	NA	NA	0.00	0.00
SPIEGEL	Unsecured	0.00	NA	NA	0.00	0.00
SUNTRUST BANK	Unsecured	0.00	NA	NA	0.00	0.00
TNB TARGET	Unsecured	9,173.00	NA	NA	0.00	0.00
US DEPT OF ED FED DIRECT ST LN	Unsecured	13,812.00	14,075.47	14,075.47	6,707.81	0.00
US DEPT OF ED FED DIRECT ST LN	Unsecured	12,463.00	12,701.20	12,701.20	6,052.88	0.00
WASHINGTON MUTUAL HOME LOAN	Secured	91,177.00	NA	NA	0.00	0.00
WFFINANCE	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB NEW YORK & COMPANY	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$11,432.66	\$11,432.66	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$11,432.66</b>	<b>\$11,432.66</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$165,943.96</b>	<b>\$79,082.27</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$7,285.07</u>
Disbursements to Creditors	<u>\$90,514.93</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$97,800.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/30/2014

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.